

CLAIMS

What is claimed is:

- 1 1. A method for providing a digital wallet for Internet Protocol (IP) usage
2 utilizing a wireless network, comprising:
3 (a) receiving a request for a debit account including payment therefor;
4 (b) enabling the debit account in response to the request;
5 (c) collecting payment for wireless network voice communication over a
6 wireless network by billing against the debit account; and
7 (d) collecting payment for IP usage by billing against the debit account, wherein
8 the IP usage is carried out using the wireless network.
- 1 2. The method as recited in claim 1, wherein the request is received via a
2 mobile cellular hand set, and the debit account is enabled by a human
3 operator.
- 1 3. The method as recited in claim 1, wherein the wireless network voice
2 communication uses the wireless network via a mobile cellular handset.
- 1 4. The method as recited in claim 1, wherein the wireless network voice
2 communication uses Wireless Application Protocol (WAP).
- 1 5. The method as recited in claim 1, wherein the IP usage includes data transfer
2 utilizing IP.
- 1 6. The method as recited in claim 1, wherein the IP usage includes payment for
2 goods or services utilizing IP.

1 7. The method as recited in claim 1, and further comprising transferring the
2 payment from a previous debit account before enabling the debit account in
3 response to the request.

1 8. The method as recited in claim 1, wherein a balance of the debit account is
2 updated in real-time.

1 9. The method as recited in claim 8, wherein an alert is sent to a user upon the
2 debit account falling below a predetermined amount.

1 10. The method as recited in claim 8, wherein the wireless network voice
2 communication and the IP usage is discontinued upon the debit account
3 falling below a predetermined amount.

1 11. The method as recited in claim 1, wherein the payment is received via a
2 credit account.

1 12. The method as recited in claim 1, and further comprising the step of limiting
2 the wireless network voice communication and the IP usage based on a user-
3 defined threshold.

1 13. The method as recited in claim 12, wherein the user-defined threshold
2 limitation expires after a predetermined time period.

1 14. The method as recited in claim 12, wherein the user-defined threshold
2 limitation expires upon receipt of a key.

1 15. The method as recited in claim 14, wherein another user may engage in the
2 wireless network voice communication and the IP usage upon receipt of the
3 key.

1 16. The method as recited in claim 1, wherein a plurality of users may engage in
2 the wireless network voice communication and the IP usage using a single
3 debit account.

1 17. The method as recited in claim 16, and further comprising the step of
2 limiting the wireless network voice communication and the IP usage for each
3 of the users based on a single threshold associated with the debit account.

1 18. A computer program product for providing a digital wallet for Internet
2 Protocol (IP) usage utilizing a wireless network, comprising:

- 3 (a) computer code for receiving a request for a debit account including payment
4 therefor;
5 (b) computer code for enabling the debit account in response to the request;
6 (c) computer code for collecting payment for wireless network voice
7 communication over a wireless network by billing against the debit account;
8 and
9 (d) computer code for collecting payment for IP usage by billing against the
10 debit account, wherein the IP usage is carried out using the wireless network.

1 19. The computer program product as recited in claim 18, wherein the request is
2 received via a mobile cellular hand set, and the debit account is enabled by a
3 human operator.

1 20. The computer program product as recited in claim 18, wherein the wireless
2 network voice communication uses the wireless network via a mobile
3 cellular handset.

1 21. The computer program product as recited in claim 18, wherein the wireless
2 network voice communication uses Wireless Application Protocol (WAP).

- 1 22. The computer program product as recited in claim 18, wherein the IP usage
2 includes data transfer utilizing IP.
- 1 23. The computer program product as recited in claim 18, wherein the IP usage
2 includes payment for goods or services utilizing IP.
- 1 24. The computer program product as recited in claim 18, and further comprising
2 computer code for transferring the payment from a previous debit account
3 before enabling the debit account in response to the request..
- 1 25. The computer program product as recited in claim 18, wherein a balance of
2 the debit account is updated in real-time.
- 1 26. The computer program product as recited in claim 25, wherein an alert is sent
2 to a user upon the debit account falling below a predetermined amount.
- 1 27. The computer program product as recited in claim 25, wherein the wireless
2 network voice communication and the IP usage is discontinued upon the
3 debit account falling below a predetermined amount.
- 1 28. The computer program product as recited in claim 18, wherein the payment
2 is received via a credit account.
- 1 29. The computer program product as recited in claim 18, and further comprising
2 computer code for limiting the wireless network voice communication and
3 the IP usage based on a user-defined threshold.
- 1 30. The computer program product as recited in claim 29, wherein the user-
2 defined threshold limitation expires after a predetermined time period.

1 31. The computer program product as recited in claim 29, wherein the user-
2 defined threshold limitation expires upon receipt of a key.

1 32. The computer program product as recited in claim 31, wherein another user
2 may engage in the wireless network voice communication and the IP usage
3 upon receipt of the key.

1 33. The computer program product as recited in claim 18, wherein a plurality of
2 users may engage in the wireless network voice communication and the IP
3 usage using a single debit account.

1 34. The computer program product as recited in claim 33, and further comprising
2 computer code for limiting the wireless network voice communication and
3 the IP usage for each of the users based on a single threshold associated with
4 the debit account.

1 35. A system for providing a digital wallet for Internet Protocol (IP) usage
2 utilizing a wireless network, comprising:
3 (a) logic for receiving a request for a debit account including payment therefor;
4 (b) logic for enabling the debit account in response to the request;
5 (c) logic for collecting payment for wireless network voice communication over
6 a wireless network by billing against the debit account; and
7 (d) logic for collecting payment for IP usage by billing against the debit account,
8 wherein the IP usage is carried out using the wireless network.

1 36. A method for providing a digital wallet for Internet Protocol (IP) usage
2 utilizing a wireless network, comprising:
3 (a) receiving a request for a debit account from a user utilizing a mobile
4 communication unit;
5 (b) receiving an account identifier associated with a previous account of the user
6 which is adapted solely for voice communications;

